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Oct 29 2018

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John B. Ennis Esq.
1200 RESERVOIR AVE
CRANSTON RI 02920-6012

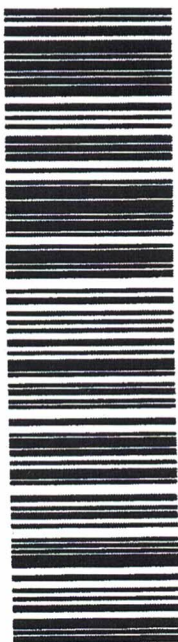
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NO SUNDAY OR HOLIDAY DELIVERY
WAIVER OF SIGNATURE REQUESTED

SHIP TO:

Bank Of America
Bank Of America
PO BOX 942019
SIMI VALLEY CA 93094-2019

USPS TRACKING #



9470 1108 9876 5020 7461 92

NOE MULTI NOT RESPONDING TO RFI

John B. Ennis

Attorney at Law

1200 Reservoir Avenue
Cranston, Rhode Island 02920

Tel. (401) 943-9230

Fax (401) 679-0035

October 29, 2018

Bank of America

Attn: Notice of Error &

Request for Information

P.O. Box 942019

Simi Valley, CA 93094-2019

Clients: Dolores Cepeda

Address: 177 Dexter Street

Providence, RI 02907

Loan Number: [REDACTED]

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

The written authority of the client to my law firm for this Request is attached hereto and incorporated herein by this reference.

Under Section 1024.35(b) of Amended Regulation X, the term "error" means the following categories of covered errors:

- (1) Failure to accept a payment that conforms to the servicer's written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CFR 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of § 1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).
- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers

who are not in a delinquency status that would justify the charge, or a charge for force-placed insurance provisions.

(6) Failure to provide an accurate payoff balance amount upon a borrower's request pursuant to 12 CFR 1026.36(c)(3).

(7) Failure to provide accurate information to a borrower for loss mitigation options and foreclosure, as required by the early intervention provisions of § 1024.39.

(8) Failure to accurately and timely transfer information relating to the servicing of a borrower's mortgage loan account to a transferee servicer.

(9) Making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).

(10) Moving for foreclosure judgment or order of sale, or conducting a foreclosure sale in violation of the loss mitigation procedures of this rule § 1024.41(g) or (j).

(11) Any other error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in § 1024.2(b).

The consumer in this case believes that you committed an error by not responding to a Request for Information within thirty business days of receipt. You received a Request for Information on December 12, 2017 and have not provided the information requested. This Request for Information requested the following information:

With respect to the receipt of all periodic payments of principal, interest and escrow, what was the contractual status of the consumer's mortgage loan when Bank of America, NA as Creditor for Bank of America, California, N.A. transferred ownership of this mortgage loan, including all documents on which you relied on to provide this information.

When you responded by letter dated January 12, 2018 and received on January 20, 2018, you declined to respond, stating:

Certain requests described in your correspondence constitutes a valid qualified written request (QWR) under the Real Estate Settlement and Procedures Act (RESPA) and will be addressed in accordance with RESPA guidelines.

However you then did not provide any of the information requested in the Request for Information and did not provide any of this information, but merely referenced a Loan Transaction History Spreadsheet and ignored the Request for Information. No information was provided in response to the following information:

With respect to the receipt of all periodic payments of principal, interest and escrow, what was the contractual status of the consumer's mortgage loan when Bank of America, NA as Creditor for Bank of America, California, N.A. transferred ownership of this mortgage loan, including all documents on which you relied on to provide this information.

You committed error by refusing to provide information relating to the status of the mortgage loan when Bank of America, NA as Creditor for Bank of America, California, N.A.

Please correct all of these errors and provide me with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable

investigation and providing the borrower through my firm with a notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Sincerely,

A handwritten signature in black ink, appearing to read "J. B. Ennis", written in a cursive style.

John B. Ennis, Esq.

Bank of America



Customer Service Department
P.O. Box 31785
Tampa, FL 33631-3785

John B. Ennis
1200 Reservoir Avenue
Cranston, RI 02920

Notice date: January 12, 2018

Loan number: 671282229

Property address:
177 Dexter St.
Providence, RI 02907

IMPORTANT MESSAGE ABOUT YOUR REQUEST FOR INFORMATION

We recently received your correspondence dated December 7, 2017 (USPS mail receipt ending 2682 65), regarding the above referenced account for Dolores Cepeda and have confirmed the following information.

Bank of America, N.A. has reviewed your correspondence. Certain requests described in your correspondence constitutes a valid qualified written request (QWR) under the Real Estate Settlement and Procedures Act (RESPA) and will be addressed in accordance with RESPA guidelines.

We have received the authorization letter signed by our customer granting you access to their loan. This letter will confirm that we already have you as an authorized third party on the above-referenced loan. Please note that authorization is only good for 90 days from the date authorization is received unless there is a specific expiration date included. Authorization on this account will expire March 12, 2018, unless we receive an updated authorization form with a specific end date.

The servicing of this loan was transferred from Bank of America, N.A. to Fay Servicing on November 1, 2017.

However, at the time the account was transferred, the account was delinquent and due for the August 2017 through October 2017 installments. The last payment Bank of America, N.A. received was on October 13, 2017 in the amount of \$1,602.75. This payment was combined with \$252.75 from the partial suspense account and a total of \$1,855.50 was applied to the July 2017 installment, effective October 12, 2017.

Please refer to the enclosed *Loan Transaction History Statement* to confirm payments on the account. The statement provides pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, fees due and late fees assessed and paid. The *Loan Transaction History Statement* is designed to be user-friendly and there are no codes or terms used that require specific definitions. Paid late charges, if applicable, will be reported to the IRS as interest paid.

Please note that your correspondence included a copy of an investor letter mailed to you dated August 14, 2017; however, your correspondence did not include any questions related to the letter. Please contact the current servicer directly for any updated investor information.

This communication is from Bank of America, N.A., the servicer of your home loan.

We have enclosed a copy of the service release letter dated October 12, 2017. For additional questions, please contact the current servicer directly at 1-800-495-7166 or by mail at the following address.

Fay Servicing
PO Box 220720
Chicago, IL 60622

If you have questions regarding this letter or additional information to provide, mail your correspondence to the following address:

Bank of America, N.A.
Notice of Error and Request for Information
PO Box 942019
Simi Valley, CA 93094-2019

QUESTIONS?

We appreciate the opportunity to serve your home loan needs. If you have questions, please call our Customer Service Department at 1-800-669-6607, Monday through Friday, between the hours of 8 a.m. and 9 p.m., Eastern Standard Time.

John B. Ennis Esq.
1200 RESERVOIR AVE
CRANSTON RI 02920-6012

US POSTAGE AND FEES PAID
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Dec 07 2017
Mailed from ZIP 02920
1 oz First-Class Mail Letter



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USPS CERTIFIED MAIL



9407 1108 9876 5002 2682 65

Bank of America
BOA Notice of Error Request for Information
PO BOX 942019
SIMI VALLEY CA 93094-2019



FOLD ALONG THIS LINE

John B. Ennis
Attorney at Law
1200 Reservoir Avenue
Cranston, Rhode Island 02920

Tel. (401) 943-9230

Fax (401) 679-0035

December 7, 2017

Bank of America

Attn: Notice of Error &

Request for Information

P.O. Box 942019

Simi Valley, CA 93094-2019

Clients: Dolores Cepeda

Address: 177 Dexter Street, Providence, RI 02907

Loan Number: [REDACTED]

Re: Request for Information Pursuant to Section 1024.36 of Regulation X

Dear Sir or Madam:

This is a Request for Information relating to your servicing of the mortgage loan of the above-named client. All references herein are to Regulation X of the Mortgage Servicing Act as amended by the Consumer Financial Protection Bureau pursuant to the Dodd Frank Act.

The written authority of the client to my law firm for this Request is attached hereto and incorporated herein by this reference.


Pursuant to Section 1024.36(c) of Regulation X, you must within five (5) days (excluding legal public holidays, Saturdays and Sundays) provide our office with a response to this Request acknowledging receipt of this information request.

Pursuant to Section 1024.36(d), you must respond no later than thirty (30) days (excluding legal public holidays, Saturdays and Sundays) after you receive this request for information.

Please provide the following information within the time periods noted herein:

With respect to the receipt of all periodic payments of principal, interest and escrow, what was the contractual status of the consumer's mortgage loan when Bank of America, N.A. transferred ownership of this mortgage loan, including all documents on which you relied on to provide this information.

Sincerely,



John B. Ennis, Esq.

Bank of America



Home Loans

PO Box 31785
Tampa, FL 33631-3785

Notice Date: August 14, 2017

Account No.: [REDACTED]

John B. Ennis, Esq.
1200 Reservoir Avenue
Cranston, Rhode Island 02920

Property Address:
177 Dexter St
Providence, RI 02907

ABOUT YOUR HOME LOAN

Thank you for your recent inquiry regarding the investor, or owner of your loan.

WHAT YOU SHOULD KNOW

It is important that you understand the difference between the investor and the servicer of your loan:

- The servicer collects your mortgage payments, sends your billing statements, and provides the day-to-day servicing of your account on the investor's behalf.
- The investor owns your loan.

SERVICER INFORMATION

The loan servicer's role is to collect your mortgage payments, send billing statements, and provide day-to-day servicing of your account on the investor's behalf. Most inquiries and requests for your loan should be handled through your loan servicer Bank of America, N.A..

Bank of America, N.A. is authorized to handle most requests. In cases where Bank of America, N.A. does not have authority to make decisions or otherwise act independently on the investor's behalf in response to your request, Bank of America, N.A. will gather relevant information from you, consult with the investor about your request and communicate the decision.

If you have any questions regarding your loan or the servicing of your loan, you should always contact the servicer first at the telephone number or mailing address noted below.

Servicer's Name: Bank of America, N.A.
Servicer's Mailing Address (for correspondence other than payments):

PO Box 31785
Tampa, FL 33631-3785

Servicer's Telephone Number: 1-800-669-6650

Please continue to send your loan payments to Bank of America, N.A. at the address below to ensure they are applied to your account.

Payment Processing, PO Box 650070
Dallas, TX 75265-0070

INVESTOR INFORMATION

The investor, or owner of your loan, is the person or entity that is entitled to repayment of the loan. We've provided your investor information below for your reference. Please note that you should not send payments to your investor and that most inquiries and requests should be handled through your loan servicer as indicated above.

Please write your account number on all checks and correspondence.

Investor's Name:

Bank of America, N.A. as Creditor on behalf of
Bank of America California, N.A.

Investor's Mailing Address:

Mail Code: FL-1-908-01-49
Attn: Correspondence Unit
PO Box 31785
Tampa, FL 33631-3785

Investor's Telephone Number:

800-669-6607

If you need further assistance, please call:

800-669-6650

We appreciate the opportunity to serve your home loan needs.

Home Loan Team
Bank of America, N.A.